

<i>SERFF Tracking Number:</i>	<i>AGDE-125612750</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Union Fire Insurance Company of Pittsburgh, PA</i>	<i>State Tracking Number:</i>	<i>38742</i>
<i>Company Tracking Number:</i>	<i>C36047DBG</i>		
<i>TOI:</i>	<i>H04 Health - Blanket Accident/Sickness</i>	<i>Sub-TOI:</i>	<i>H04.000 Health - Blanket Accident/Sickness</i>
<i>Product Name:</i>	<i>AIG@WORK</i>		
<i>Project Name/Number:</i>	<i>Baggage and Security Evacuation Riders/C36047DBG</i>		

## Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, PA

Product Name: AIG@WORK

SERFF Tr Num: AGDE-125612750 State: ArkansasLH

TOI: H04 Health - Blanket Accident/Sickness

SERFF Status: Closed

State Tr Num: 38742

Sub-TOI: H04.000 Health - Blanket  
Accident/Sickness

Co Tr Num: C36047DBG

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Authors: Wanda Floyd, Margaret  
Cobb, Darren O'Toole

Disposition Date: 04/22/2008

Date Submitted: 04/18/2008

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Baggage and Security Evacuation Riders

Project Number: C36047DBG

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Deregulated in  
Pennsylvania

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Blanket

Filing Status Changed: 04/22/2008

State Status Changed: 04/22/2008

Deemer Date:

Corresponding Filing Tracking Number: C36047DBG

Filing Description:

These forms are new and not intended to replace any other forms previously approved by your Department. The subject forms are optional benefit riders and, when elected by the Blanket Policyholder, will be attached to Blanket Accident Insurance Policy Form C11860DBG-AR et al, approved by your Department on October 29, 2001.

Subsequent enhancements to this product were approved on August 28, 2002 and August 14, 2007.

SERFF Tracking Number: AGDE-125612750 State: Arkansas

Filing Company: National Union Fire Insurance Company of Pittsburgh, PA State Tracking Number: 38742

Company Tracking Number: C36047DBG

TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness

Product Name: AIG@WORK

Project Name/Number: Baggage and Security Evacuation Riders/C36047DBG

## Company and Contact

### Filing Contact Information

Margaret Cobb, Product Analyst  
600 King Street  
Wilmington, DE 19801  
margaret.cobb@aig.com  
(800) 225-5244 [Phone]  
(302) 594-4810[FAX]

### Filing Company Information

National Union Fire Insurance Company of Pittsburgh, PA  
70 Pine Street  
New York, NY 10270  
(212) 770-7000 ext. [Phone]

CoCode: 19445  
Group Code: 12  
Group Name: AIG  
FEIN Number: 25-0687550  
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State of Domicile: Pennsylvania  
Company Type:  
State ID Number:

## Filing Fees

Fee Required? Yes  
Fee Amount: \$40.00  
Retaliatory? No  
Fee Explanation: 2 riders x 20 = \$40.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, PA	\$40.00	04/18/2008	19696517

SERFF Tracking Number: AGDE-125612750 State: Arkansas  
Filing Company: National Union Fire Insurance Company of State Tracking Number: 38742  
Pittsburgh, PA  
Company Tracking Number: C36047DBG  
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness  
Product Name: AIG@WORK  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/22/2008	04/22/2008

*SERFF Tracking Number:* AGDE-125612750 *State:* Arkansas  
*Filing Company:* National Union Fire Insurance Company of *State Tracking Number:* 38742  
Pittsburgh, PA  
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*Product Name:* AIG@WORK  
*Project Name/Number:* Baggage and Security Evacuation Riders/C36047DBG

## **Disposition**

Disposition Date: 04/22/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGDE-125612750 State: Arkansas

Filing Company: National Union Fire Insurance Company of Pittsburgh, PA State Tracking Number: 38742

Company Tracking Number: C36047DBG

TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness

Product Name: AIG@WORK

Project Name/Number: Baggage and Security Evacuation Riders/C36047DBG

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Baggage and Personal Effects Benefit Rider	Approved-Closed	Yes
Form	Security Evacuation Benefit Rider	Approved-Closed	Yes

SERFF Tracking Number: AGDE-125612750 State: Arkansas

Filing Company: National Union Fire Insurance Company of Pittsburgh, PA State Tracking Number: 38742

Company Tracking Number: C36047DBG

TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness

Product Name: AIG@WORK

Project Name/Number: Baggage and Security Evacuation Riders/C36047DBG

## Form Schedule

Lead Form Number: C36047DBG

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	C36047DB G	Policy/Cont ract/Fratern al	Baggage and Personal Effects Benefit Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	C36047DBG. pdf
Approved-Closed	C36048DB G	Policy/Cont ract/Fratern al	Security Evacuation Benefit Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52	C36048DBG. pdf



## AIG Domestic Accident & Health Division

A Division of the AIG Companies®

### NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 70 Pine Street, New York, NY 10270  
(212) 770-7000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC Incorporated]

Policy Number: [XXXXXX]

#### BENEFIT B-41

#### [BAGGAGE] AND [PERSONAL EFFECTS] BENEFIT RIDER

This Rider is attached to and made part of the Policy [as of the Policy Effective Date shown in the Declarations section of this Policy] [effective [Month Day, Year]]. It applies only with respect to losses that occur on or after that date. It is subject to all of the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Rider. See the Principal Sums, Hazards and Benefits for Eligible Persons section of the Declarations section of the Policy for the applicability of this Rider with respect to each class of Insured and each Hazard.

#### [BAGGAGE DELAY]

If, during the course of a Trip and While On the Business of the Policyholder, an Insured's Checked Baggage is delayed or misdirected by a Common Carrier [for more than [12 or 24] hours] from the time the Insured arrives at the destination stated on the Insured's ticket (except for a return destination) until the time it arrives, the Company will reimburse the Insured for the expense of necessary Personal Effects, up to [\$100 - \$1,000].

[If the Checked Baggage is delayed after the Insured has reached his or her destination (including a return destination) and the Common Carrier makes a charge for delivery, the Company will reimburse the reasonable cost to deliver the Insured's Checked Baggage to him/her, up to a maximum of [\$10 - \$100]. A copy of the delivery invoice and verification of the delay or misdirection by the Common Carrier must be submitted with the claim.]

The Insured must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection. Receipts for the necessary Personal Effects must be submitted with the claim.

#### [LOSS OF BAGGAGE/PERSONAL EFFECTS]

If, during the course of a Trip and While On the Business of the Policyholder, an Insured's Checked Baggage or Personal Effects are lost due to [theft,] or [misdirection by a Common Carrier] while the Insured is a ticketed passenger on the Common Carrier, the Company will pay a benefit. The Checked Baggage and Personal Effects must be owned by and accompany the Insured during the Trip.

The Company will reimburse the Insured, up to a maximum of [\$500.00 - \$2,500.00], for the least of the following:

- (a) cash value (original cash value, less depreciation as determined by the Company of the baggage and its contents);
- (b) the cost of repair; or

(c) the cost of replacement.

[There is a per article maximum of [\$250 - \$1,000]. There is also a combined maximum limit of \$500 for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur, and [cameras, including related camera equipment and computer and electronic devices[, including but not limited to: portable personal computers, cell phones, electronic organizers and portable compact disk players]].]

All claims must be documented by the Common Carrier

[All items claimed [over \$150] must be accompanied by an original receipt. If receipts are not provided, benefits may be reduced.]

### **[Loss of a Pair/Set**

In case of loss to a pair or set, the Company may elect to:

- (a) [repair or replace any part, to restore the pair or set to its value before the loss; or
- (b) pay the difference between the cash value of the property before and after the loss.]]

### **Definitions**

Checked Baggage – means a piece of baggage for which a claim check has been issued to the Insured by a Common Carrier.

Common Carrier – means any [land, water or air] conveyance operated under a license for the transportation of passengers for hire.

Personal Effects – means items owned by and for the personal use, adornment or amusement of the Insured.

Trip – means a trip taken by an Insured which begins when the Insured leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last), and is deemed to end when the Insured returns from the trip to his or her residence or place of regular employment (whichever occurs first). However, the trip is deemed to exclude any period of time during which the Insured is on an authorized leave of absence or vacation or travel to and from the Insured's place of regular employment. "Trip" does not include the Insured's trip to a location that extends for more than [30, 60, 90, 120, 180, 365 days]. Such a trip will be deemed to change the Insured's residence or place of regular employment to the new location.

While on the Business of the Policyholder – means while on assignment by or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder, but does not include any period of time: (1) while the Insured is working at his or her regular place of employment; (2) during the course of everyday travel to and from work; or (3) during an authorized leave of absence or vacation. If an Insured's assignment to a location exceeds [30, 60, 90, 120, 180, 365 days], such assignment will be deemed to change the Insured's residence and regular place of employment to the new location.

### **Limitations**

Benefits for Checked Baggage and Personal Effects will be in excess of any amount paid or payable by a Common Carrier or other third party responsible for the loss.

The maximum will be reduced by benefits paid or payable due to any separate maximum under this Rider.



## Exclusions

In addition to any exclusions or limitations contained in the Policy, benefits will not be provided for any loss or damage to:

1. animals;
2. automobiles or automobile equipment;
3. boats;
4. motors;
5. motorcycles;
6. other conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier);
7. household furniture;
8. eye glasses, contact lenses or sunglasses;
9. artificial teeth or dental bridges;
10. hearing aids;
11. prosthetic limbs;
12. keys, money, stamps, stocks, bonds, notes or securities accounts, bills, currency, deeds, postal or money orders, food stamps or other evidence of debt, credit cards [and other travel documents] [except passports and visas];
13. tickets, except for administrative fees required to reissue tickets or documents and valuable papers[, except for lost or stolen passports or visas];
14. sporting equipment if loss or damage results from the use thereof; or
15. [perishables and consumables;]
16. [contraband, illegal transportation or trade;]
17. [items seized by any government, government official or customs official;]
18. [portable personal computers, cell phones, electronic organizers and portable compact disk players, cameras, camera equipment;]
19. [art objects and musical instruments;]
20. [property shipped as freight, or shipped prior to the date the Insured departs on the Trip;]
21. [business samples [items];][ or]
22. [property used in trade, business or for the production of income].

In addition to any exclusions or limitations contained in the Policy, benefits will not be provided for any loss resulting (in whole or in part) from:

1. any unlawful acts, committed by the Insured, an Immediate Family Member or traveling companion;
2. detention, confiscation or destruction by customs;
3. animals, rodents, insects or vermin;
4. [confiscation or expropriation by order of any government or public authority; [or use of Insured's property for a military purpose;]]
5. [seizure under quarantine or custom regulation;]
6. [usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;]
7. [transporting contraband or illegal trade;][ or]
8. [mysterious disappearance].

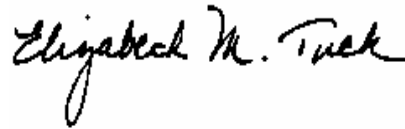
*Payment of Loss:* The Insured must: (a) report theft losses to police or other local authorities as soon as possible; (b) take reasonable steps to protect his/her Checked Baggage from further damage and make necessary and reasonable temporary repairs. The Company will reimburse the Insured for those expenses. The Company will not pay for further damage if the Insured fails to protect his/her Checked Baggage; (c) allow the Company to examine the damaged Checked Baggage and/or the Company may require the damaged item

to be sent in the event of payment; (d) send sworn proof of loss as soon as possible from date of loss, providing amount of loss, date, time, and cause of loss, and a complete list of damaged/lost items.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider:

A handwritten signature in cursive script, appearing to read "John J. Doyle".

President

A handwritten signature in cursive script, appearing to read "Elizabeth M. Tuck".

Secretary



## AIG Domestic Accident & Health Division

A Division of the AIG Companies®

### NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 70 Pine Street, New York, NY 10270

(212) 770-7000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC Incorporated]

Policy Number: [XXXXXX]

#### BENEFIT B-42 SECURITY EVACUATION BENEFIT RIDER

This Rider is attached to and made part of the Policy [as of the Policy Effective Date shown in the Declarations section of this Policy] effective [Month Day, Year]. It applies only on or after that date. It is subject to all of the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Rider. See the Principal Sums, Hazards and Benefits for Eligible Persons section of the Declarations section of the Policy for the applicability of this Rider with respect to each class of Insured Persons and each Hazard.

If, as a result of an Occurrence that takes place during an Insured Person's Period of Coverage and while traveling outside his or her Home Country, an Insured Person requires a Security Evacuation, the Company will pay benefits to Transport the Insured Person to the Nearest Place of Safety. The determination that an Insured Person requires a Security Evacuation must be made by a Designated Security Consultant and all arrangements must be made by [American International Assistance Services, Inc., (AIAS)].

Benefits will be payable for eligible expenses up to a Maximum of [\$10,000 - \$1,000,000]. Eligible expenses are for Transportation and Related Costs to the Nearest Place of Safety necessary to ensure the Insured Person's safety and well-being as determined by the Designated Security Consultant. Security Evacuation benefits are payable only once per [Occurrence/Period of Coverage].

[Benefits will also be payable for Transportation and Related Costs within [1 - 14] days of the Security Evacuation to either of these locations as chosen by the [Company][Insured Person][Designated Security Consultant]:

- (1) back to the Host Country if return is safe and permitted; or
- (2) the Insured Person's Home Country [; or
- (3) [where the Insured Person is currently permanently assigned by the Policyholder]  
[where the Policyholder is located]  
[where the entity that sponsored the Insured Person's trip is located].

This benefit is subject to the overall Maximum stated above.]

[Benefits will be payable for consulting services by Designated Security Consultant for seeking information on Missing Person or kidnapping cases if the Insured Person is deemed kidnapped or a Missing Person by local or international authorities. This benefit is subject to the overall Maximum stated above.]

[AIAS] must make all arrangements and must authorize all expenses in advance of any benefits being payable. [AIAS] is not responsible for the availability of Transport services. Where a Security Evacuation

becomes impractical because of hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Insured Person until a Security Evacuation becomes viable.

### **Right of Recovery**

If, after a Security Evacuation is completed, it becomes clear that the Insured Person was an active participant in the events that led to an Occurrence, the Company has the right to recover all Transportation and Related Costs from the Insured Person.

### **[Excess Provision**

Benefits payable for the eligible expenses under this Rider will be limited to that part of the eligible expense, if any, which is in excess of the total benefits payable for the same Security Evacuation under any other valid and collectible insurance or other indemnity. If the other valid and collectible insurance or indemnity provides benefits on an excess coverage basis, benefits will be paid first by the insurer or services plan whose coverage has been in effect for the longer period of time at the date of the Security Evacuation.

For purposes of this Rider, an Insured Person's entitlement to other valid and collectible insurance or indemnity will be determined as if this Rider did not exist and will not depend on whether timely application for benefits from other valid and collectible insurance or indemnity is made by or on behalf of the Insured Person.

Benefits under this Rider will be reduced to the extent that benefits for expenses are covered by any other valid and collectible insurance or indemnity whether or not a claim is made for such benefits.]

### **[Changes in Terms and Conditions**

The terms and conditions of this Rider, including but not limited to the definition of Excluded Countries, may be changed at any time to reflect conditions that, in the opinion of the Company, constitute a change in the Policyholder's security evacuation exposure. The Company will give the Policyholder written notice of any change in the terms and conditions of this rider at least [10 - 45] days in advance of the effective date of the change.]

### **Definitions**

**Advisory** means a formal recommendation by the Appropriate Authorities that the Insured Person or citizens of his or her Home Country or citizens of the Host Country leave the Host Country.

**Appropriate Authority(ies)** means the government authority(ies) in the Insured Person's Home Country or the government authority(ies) of the Host Country.

**Designated Security Consultant** means an employee of a security firm under contract to [AIAS] or an [AIAS] designated service provider who is experienced in security and measures necessary to ensure the safety of the Insured Person(s) in his or her care.

**Excluded Countries** means the following countries from which Security Evacuations are not available under this Rider: [list excluded countries, e.g., Iraq, Afghanistan, Pakistan, Israel (West Bank and Gaza Strip), Iran, Somalia and Chechnya or] any country subject to the administration and enforcement of U. S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSETS CONTROL (OFAC).

**Home Country** means the country of citizenship of the Insured Person. If the Insured Person has dual citizenship, for the purposes of this Rider, his or her Home Country is the country of the passport he or she used to enter the Host Country.

**Host Country** means any country, other than an Excluded Country, in which an Insured Person is traveling while covered under the Policy.

**Imminent Physical Danger** means the Insured Person is subject to possible physical injury or sickness that could result in grave physical harm or death.

**Missing Person** means an Insured Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

**[Natural Disaster** means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous.]

**Nearest Place of Safety** means a location determined by the Designated Security Consultant where:

1. the Insured Person can be presumed safe from the Occurrence that precipitated the Insured Person's Security Evacuation; and
2. the Insured Person has access to transportation; and
3. the Insured Person has the availability of temporary lodging, if needed.

**Occurrence** means any of the following situations in which an Insured Person finds him or her self while covered by the Policy:

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or citizens of the Host Country should leave the Host Country;
3. [Natural Disaster within [7] days of an event ;]
4. [Verified Physical Attack or a Verified Threat of Physical Attack from a third party;]
5. [the Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within [7] days of his or her being found].

**Period of Coverage** means the period of time during which the Policy is in force with respect to the Insured Person.

**Related Costs** means food, lodging and, if necessary, physical protection for the Insured Person during the Transport to the Nearest Place of Safety.

**Security Evacuation** means the extrication of an Insured Person from the Host Country due to an Occurrence which results in the Insured Person being placed in Imminent Physical Danger.

**Transport/Transportation** means the most efficient and available method of conveyance. In all cases, where practical, economy fare will be utilized. If possible, the Insured Person's common carrier tickets will be used.

**[Verified Physical Attack** means deliberate physical harm of the Insured Person confirmed by documentation or physical evidence.]

**[Verified Threat of Physical Attack** means a threat against the Insured Person's health and safety as confirmed by documentation and/or physical evidence.]

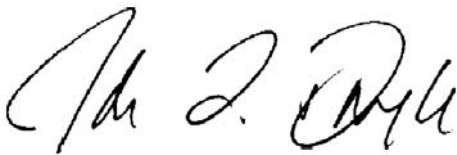
## **Exclusions**

No benefits are payable under this Rider for charges, fees or expenses:

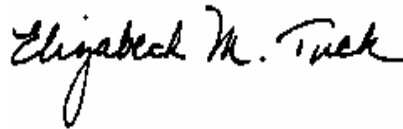
1. payable under any other provision of, or Rider to, the Policy to which this Rider is attached;
2. that are recoverable through the Insured Person's employer;

3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured Person, acting alone or in collusion with others;
4. arising from or attributable to an alleged:
  - a. violation of the laws of the Host Country by an Insured Person; or
  - b. violation of the laws of the Insured Person's Home Country;unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured Person;
5. due to the Insured Person's failure to maintain and possess duly authorized and issued required travel documents and visas;
6. arising from an Occurrence which took place in an Excluded Country;
7. for repatriation of remains expenses;
8. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
9. for medical services;
10. for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;
11. [for consulting services seeking information on Missing Person or kidnapping cases;]
12. [arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;]
13. [arising from or attributable, in whole or in part to non-compliance by the Insured Person with regard to any obligation specified in a contract or license;]
14. [due to military or political issues if the Insured Person's Security Evacuation request is made more than [7 - 60] days after the Appropriate Authority(ies) Advisory was issued;]
15. [due to a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:
  - a. is due to natural causes; and
  - b. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous].

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider:



President



Secretary

<i>SERFF Tracking Number:</i>	<i>AGDE-125612750</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>AIG@WORK</i>		
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## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: AGDE-125612750 State: Arkansas  
Filing Company: National Union Fire Insurance Company of Pittsburgh, PA State Tracking Number: 38742  
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TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness  
Product Name: AIG@WORK  
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## Supporting Document Schedules

**Satisfied -Name:** Certification/Notice **Review Status:** Approved-Closed 04/22/2008  
**Comments:**  
**Attachment:**  
Certification notice.pdf

**Bypassed -Name:** Application **Review Status:** Approved-Closed 04/22/2008  
**Bypass Reason:** N/A Policy already approved. This is a filing of riders.  
**Comments:**



**STATE OF ARKANSAS  
REVISED CERTIFICATE OF COMPLIANCE**

COMPANY NAME: National Union Fire Insurance Company of Pittsburgh, Pa

DESCRIPTION: Baggage and Personal Effects Benefit Rider and Security Evacuation Benefit Rider

FORM NUMBER: C36047DBG and C36048DBG

EDITION DATE: N/A

This is to certify that the above captioned policy form has achieved a Flesch Reading Ease Test score of 50.00 + and complies with the requirements of Act 517 of 1981 (Ark. State Ann. Sec. 23-80-301 — 23-80-308) and Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than the Flesch Reading Ease Test, the alternate method should be explained in detail.